Company Tracking Number: AR-09-CLI-106

TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium

Variable

Product Name: Individual Single Premium Deferred Annuity

Project Name/Number: Form Filing/AR-09-CLI-106

# Filing at a Glance

Company: Centurion Life Insurance Company

Product Name: Individual Single Premium SERFF Tr Num: WELL-126242549 State: Arkansas

**Deferred Annuity** 

TOI: A02I Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 43036

Variable Closed

Sub-TOI: A02I.003 Single Premium Co Tr Num: AR-09-CLI-106 State Status: Approved-Closed

Filing Type: Form Reviewer(s): Linda Bird

Authors: Marlyn Freese, Mike

Gooding

Date Submitted: 07/27/2009 Disposition Status: Approved-

Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

#### **General Information**

Project Name: Form Filing Status of Filing in Domicile: Authorized Project Number: AR-09-CLI-106 Date Approved in Domicile: 07/09/2009

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Filing Status Changed: 08/12/2009 Explanation for Other Group Market Type:

State Status Changed: 08/12/2009

Created By: Mike Gooding

Corresponding Filing Tracking Number:

Disposition Date: 08/12/2009

Deemer Date:

Submitted By: Mike Gooding

Filing Description:

Centurion Life Insurance Company - NAIC 471-62383 Filing of Single Premium Deferred Annuity Application

Fixed Annuity Application - 598 06/09

Enclosed for your review is Fixed Annuity Application, 598 06/09. Upon approval, this form will supersede Application

Company Tracking Number: AR-09-CLI-106

TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium

Variable

Product Name: Individual Single Premium Deferred Annuity

Project Name/Number: Form Filing/AR-09-CLI-106

APP SP001 10-2004, which was previously approved by your department on July 5th, 2005.

The Fixed Annuity Application will be used with Individual Single Premium Deferred Annuity policy SP003 08-2006, which was previously approved by your department on September 27th, 2006, and Group Single Premium Deferred Annuity Certificate CERT SP003 08-2006, which was previously approved by your department on June 26th, 2007.

No part of this filing contains any unusual or possibly controversial items from normal company or industry standards. Printing standards will not be lower than those required under Arkansas law.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws of your jurisdiction.

# **Company and Contact**

#### **Filing Contact Information**

Mike Gooding, Compliance Consultant michaelgooding@wellsfargo.com

MAC: F4030-050 515-557-6218 [Phone] 800 Walnut Street 877-282-7675 [FAX]

Des Moines, IA 50309-3605
Filing Company Information

Centurion Life Insurance Company CoCode: 62383 State of Domicile: Iowa

800 Walnut Street Group Code: 471 Company Type: 5th Floor; MAC: F4030-050 Group Name: State ID Number:

Des Moines, IA 50309-3605 FEIN Number: 42-0813782

(515) 557-7218 ext. [Phone]

-----

# **Filing Fees**

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No

Fee Explanation: \$20 per form other than a policy

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Centurion Life Insurance Company \$20.00 07/27/2009 29449374

Company Tracking Number: AR-09-CLI-106

TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium

Variable

Product Name: Individual Single Premium Deferred Annuity

Project Name/Number: Form Filing/AR-09-CLI-106

# **Correspondence Summary**

#### **Dispositions**

Status Created By Created On Date Submitted

Approved- Linda Bird 08/12/2009 08/12/2009

Closed

**Objection Letters and Response Letters** 

**Objection Letters Response Letters Status Created By Responded By Date Submitted** Created On Date Submitted **Created On** Linda Bird Mike Gooding Pending 07/28/2009 07/28/2009 08/12/2009 08/12/2009 Industry Response

Company Tracking Number: AR-09-CLI-106

TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium

Variable

Product Name: Individual Single Premium Deferred Annuity

Project Name/Number: Form Filing/AR-09-CLI-106

# **Disposition**

Disposition Date: 08/12/2009

Implementation Date: Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

 SERFF Tracking Number:
 WELL-126242549
 State:
 Arkansas

 Filing Company:
 Centurion Life Insurance Company
 State Tracking Number:
 43036

Company Tracking Number: AR-09-CLI-106

TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium

Variable

Product Name: Individual Single Premium Deferred Annuity

Project Name/Number: Form Filing/AR-09-CLI-106

Schedule	Schedule Item	Schedule Item Status	<b>Public Access</b>
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Certification 19s 10B		Yes
Form (revised)	Fixed Annuity Application		Yes
Form	Fixed Annuity Application	Replaced	Yes
Form	Fixed Annuity Application		Yes

Company Tracking Number: AR-09-CLI-106

TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium

Variable

Product Name: Individual Single Premium Deferred Annuity

Project Name/Number: Form Filing/AR-09-CLI-106

# **Objection Letter**

Objection Letter Status Pending Industry Response

Objection Letter Date 07/28/2009
Submitted Date 07/28/2009
Respond By Date 07/28/2009

Dear Mike Gooding,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: Ark. Code Ann. 23-66-503(a) requires a statement in an application substantially the same as that included in the statute.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

Company Tracking Number: AR-09-CLI-106

TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium

Variable

Product Name: Individual Single Premium Deferred Annuity

Project Name/Number: Form Filing/AR-09-CLI-106

### **Response Letter**

Response Letter Status Submitted to State

Response Letter Date 08/12/2009 Submitted Date 08/12/2009

Dear Linda Bird,

#### Comments:

#### Response 1

Comments: Dear Ms. Bird, we have submitted a revised Fixed Annuity Application (598 06/09) which includes the fraud statement noted in Arkansas code 23-66-503(a). Thanks.

#### **Related Objection 1**

Comment:

Ark. Code Ann. 23-66-503(a) requires a statement in an application substantially the same as that included in the statute.

#### **Changed Items:**

No Supporting Documents changed.

#### Form Schedule Item Changes

Form Name	Form	Edition	Form Type	Action	Action	Readability	y Attach
	Number	Date			Specific	Score	Document
					Data		
Fixed Annuity	598 06/09	9	Application/Enrollment	Initial		50.200	
Application			Form				
Previous Version							
Fixed Annuity	598 06/0	9	Application/Enrollment	Initial		50.200	598
Application			Form				0609.pdf
Fixed Annuity	598 06/09	9	Application/Enrollment	Initial		50.200	598 Fixed
Application			Form				Annuity
							App -
							Arkansas.

SERFF Tracking Number: WELL-126242549 State: Arkansas

Filing Company: Centurion Life Insurance Company State Tracking Number: 43036

Company Tracking Number: AR-09-CLI-106

TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium

Variable

Product Name: Individual Single Premium Deferred Annuity

Project Name/Number: Form Filing/AR-09-CLI-106

pdf

No Rate/Rule Schedule items changed.

Sincerely, Marlyn Freese, Mike Gooding 

 SERFF Tracking Number:
 WELL-126242549
 State:
 Arkansas

 Filing Company:
 Centurion Life Insurance Company
 State Tracking Number:
 43036

Company Tracking Number: AR-09-CLI-106

TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium

Variable

Product Name: Individual Single Premium Deferred Annuity

Project Name/Number: Form Filing/AR-09-CLI-106

#### Form Schedule

Lead Form Number: 598 06/09

Schedule	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Item	Number			Data		
Status						
	598 06/09	Application/Fixed Annuity Enrollment Application Form	Initial		50.200	
	598 06/09	Application/Fixed Annuity Enrollment Application Form	Initial		50.200	598 Fixed Annuity App - Arkansas.pdf

# Centurion Life Insurance Company Fixed Annuity Application

Complete this application, and return the original to Centurion at the following address:

Centurion Life Insurance Company MAC: F4030-05C 800 Walnut Street Des Moines, IA 50309

Retain one copy in customer file and one copy in agent file.

598 06/09 Page 1 of 4

# **Fixed Annuity Application**



**Centurion Life Insurance Company** 800 Walnut Street • Des Moines, IA 50309

Page 2 of 4

Section 1 - Annuitant				
Name		Birth	day (MM/DD/YYYY)	
Street Address				
City	State	Zip Code	Telephone #	
Sex SSN/TIN				
Marital Status (select one):	arried	Single Widov	v/Widower	
Citizenship: U.S. Citizen U.S.	Resident Alien	Country of Citizenship	(if not a U.S. Citizen)	
Section 2(a) - Owner (if not ar	nnuitant)			
Name		Birth	day (MM/DD/YYYY)	
Street Address				
City			Telephone #	
SexSSN/TIN		Relationship	to Annuitant	
Marital Status (select one):	arried	] Single	v/Widower	
Citizenship: U.S. Citizen U.S.				
Section 2(b) - Joint Owner (if				
Name		Rirth	nday (MM/DD/YYYY)	
Street Address				
City				
SexSSN/TIN				
Marital Status (select one):				
Citizenship: U.S. Citizen U.S.				
	Resident Allen	Country of Citizenship	(ii flot a 0.3. Citizen)	
Section 3 - Beneficiary(s)				
Primary Beneficiary  Name		Rirth	nday (MM/DD/YYYY)	
Street Address				
SexSSN/TIN				
☐ Primary Beneficiary ☐ Conti		·		
Name			nday (MM/DD/YYYY)	
Street Address			Percentage	%
City	State	Zip Code	Telephone #	
Sex SSN/TIN		Relationship	to Annuitant	
☐ Primary Beneficiary ☐ Conti	ngent Beneficia	ry		
Name		Birth	nday (MM/DD/YYYY)	
Street Address			Percentage	%
City				
SexSSN/TIN		Relationship	to Annuitant	
Please attach a separate page if you need to	list additional benefi	ciaries. All attached docume	ents must be signed and dated by the	e applicant.

598 06/09

Section 4 - Plan
Select one product: Classic 3 Classic 5
Type of Annuity/Plan Type for New Contract:
Non-Qualified: Non-Qualified - New Money
☐ Non-Qualified - 1035 Exchange (like to like transfer)
☐ Internal Conversion-Contract Number
Qualified:   Traditional IRA contribution for Tax Year Roth IRA contribution for Tax Year
☐ Traditional IRA transfer ☐ Roth IRA transfer
☐ IRA rollover from qualified plan(plan name)
If applicable, has the required minimum distribution for the current tax year been met?
Section 5 - Premium Payments
Premium Submitted with Application \$
Anticipated Value of 1035 Exchange/Transfer/Rollover \$

#### **Section 6 - State Fraud Notices**

These notices only apply in certain states. Please read them carefully to see if any apply in your state.

**Colorado:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

**Florida:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**Kentucky:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

**Louisiana and New Mexico:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines, criminal penalties, or confinement in prison.

**Maryland:** ANY PERSON WHO KNOWINGLY AND WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY AND WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

**Ohio:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Oklahoma:** WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**Oregon:** Any person who knowingly and with intent to defraud or solicit another to defraud an insurer: (1) by submitting an application, or (2) by filing a claim containing a false statement as to any material fact, may be violating state law.

**Pennsylvania:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal or civil penalties.

**Tennessee, Virginia, and Washington:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**Arkansas, Texas and West Virginia:** FRAUD WARNING: Any person who knowingly presents a false or fraudulent claim for payment of loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

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Section 7 - Existing Coverage/Replacement			
Do you currently have any existing individual life insurance	urance policies or annuity contracts?		$\square$ No
Will this contract replace any life insurance policy or annu other company?	ity contract in this or any	☐ Yes	□No
If either or both of the questions in this section are answer form a copy of any applicable state replacement form(s).	ered "Yes", please complete and re	eturn with	ı this
Special Requests			
Signatures			
The Owner agrees to the following: (1) The answers in the knowledge and belief. (2) The effective date of this Contra received at the home office. (3) No agent or person other authority to change or modify this Contract or waive any of the contract or waive and the contract or waive any of the contract or waive and the contract or waive any of the contract or waive and the contract or waive a	act will be the date the full initial p than the officers named in the Co	oremium	
PAYMENTS MUST BE MADE PAYABLE TO CENTURION ANY CHECK PAYABLE TO THE AGENT OR LEAVE THE			<b>ЧАКЕ</b>
Signed at (City, State):	Date:		
Signature of Annuitant:			
Signature of Owner (if other than annuitant):			
Signature of Joint Owner (if any):			
Agent's Replacement Question: Will this annuity replace or change another insurance police	cy or annuity? $\square$ Yes $\square$ No		
By signing below, I certify that I have truly and accurately provided by the applicant. I certify that only company app such materials were (1.) left with the Proposed Owner and disclosure material has been presented to the applicant.	roved sales materials were used a	and that c	copies of
Agent's Signature:			
Agent's Name (print):	Telephone #:		
Agent's Centurion Number:	Agent's License Number:		

598 06/09 Page 4 of 4

Company Tracking Number: AR-09-CLI-106

TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium

Variable

Product Name: Individual Single Premium Deferred Annuity

Project Name/Number: Form Filing/AR-09-CLI-106

## **Supporting Document Schedules**

Item Status: Status

Satisfied - Item: Flesch Certification

Comments:

Attached is the Readability Certification

Attachment:

Readability Certification.pdf

Item Status: Status

Date:

Date:

Satisfied - Item: Application

**Comments:** 

This form filing is a filing a an application. See the Form Schedule tab for the proposed application

Item Status: Status

Date:

Bypassed - Item: Life & Annuity - Acturial Memo
Bypass Reason: Not required with this filing

**Comments:** 

Item Status: Status

Date:

Satisfied - Item: Certification 19s 10B

**Comments:** 

Certification as required by regulation 19s 10B.

Attachment:

Certification 19s10B.pdf

### **CERTIFICATION**

I herby certify that the enclosed forms have achieved Flesch scores exceeding the required minimum of 40 and are printed, except for schedules and tables, in not less than ten-point type, one point lead. Thereby these forms submitted meet the reading ease requirement in accordance with Arkansas Insurance Code 23-80-206 Form and Readability Requirements; Flesch reading east test.

Company:	Centurion Life Insurance Company
Signature:	
	Jolene K. Edgington, President

Date: 7/26/2009

FORM NUMBER	FORM TITLE	FLESCH SCORE
598 06/09	Fixed Annuity Application	50.2

# Centurion Life Insurance Company 800 Walnut Street Des Moines, Iowa 50309-3636

I certify that this submission meets the requirements of Arkansas Insurance Regulations: Rule and Regulation 19s 10B as well as the applicable requirements of the Arkansas Insurance Department.

Date: July 26, 2009

Mike Gooding, Insurance Compliance Specialist

Company Tracking Number: AR-09-CLI-106

TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium

Variable

Product Name: Individual Single Premium Deferred Annuity

Project Name/Number: Form Filing/AR-09-CLI-106

## **Superseded Schedule Items**

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date: Schedule Schedule Item Name Replacement Attached Document(s)

**Creation Date** 

07/26/2009 Form Fixed Annuity Application 08/12/2009 598 0609.pdf (Superceded)

# Centurion Life Insurance Company Fixed Annuity Application

Complete this application, and return the original to Centurion at the following address:

Centurion Life Insurance Company MAC: F4030-05C 800 Walnut Street Des Moines, IA 50309

Retain one copy in customer file and one copy in agent file.

598 06/09 Page 1 of 4

# **Fixed Annuity Application**



**Centurion Life Insurance Company** 800 Walnut Street • Des Moines, IA 50309

Page 2 of 4

Section 1 - Annuitar	nt .			
Name		E	Birthday (MM/DD/YYYY)	
			Telephone #	
Sex SSN	/TIN			
Marital Status (select one):	Married	Single W	idow/Widower	
Citizenship: U.S. Citize	en U.S. Resident Alien	Country of Citizens	ship (if not a U.S. Citizen)	
Section 2(a) - Owne	er (if not annuitant)			
Name			Birthday (MM/DD/YYYY)	
Street Address				
			Telephone #	
			ship to Annuitant	
Marital Status (select one):				
•			ship (if not a U.S. Citizen)	
Section 2(b) - Joint		·		
			Birthday (MM/DD/YYYY)	
			Telephone #	
			ship to Annuitant	
	Married			
•			ship (if not a U.S. Citizen)	
		Country of Citizens		
Section 3 - Beneficia Primary Beneficiary	ary(s)			
-		Rirt	hday (MM/DD/YYYY)	
			Percentage	
			Telephone #	
			uitant	
	Contingent Benef			
Name		Birt	hday (MM/DD/YYYY)	
<u>-</u>			Percentage	
			Telephone #	
Sex SSN/	TIN	Relationship to Ann	uitant	
-	Contingent Benefit	-		
Name		Birt	hday (MM/DD/YYYY)	
			Percentage	
			Telephone #	
			uitantcuments must be signed and dated b	

598 06/09

	1 14111				
Select one pro	duct: Classic 3	Classic 5			
Type of Annuit	y/Plan Type for New Contract:				
Non-Qualifie	d: Non-Qualified - Nev	v Money			
	☐ Non-Qualified - 103	5 Exchange (like to	like transfer)		
	Internal Conversion	-Contract Number _			
Qualified:	☐ Traditional IRA contribut	ion for Tax Year	Roth IRA contrib	ution for Tax Year	
	Traditional IRA transfer		Roth IRA transfe	er	
	☐ IRA rollover from qualifi	ed plan			
			(plan name)		
If applicable, I	has the required minimum dist	ribution for the curr	ent tax year been met?	Yes No	
Section 5 -	- Premium Payments				
Premium Subn	nitted with Application \$				
Anticipated Va	lue of 1035 Exchange/Transfe	r/Rollover \$			

#### **Section 6 - State Fraud Notices**

Section 4 - Plan

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**Florida:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**Kentucky:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

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**Texas and West Virginia:** FRAUD WARNING: Any person who knowingly presents a false or fraudulent claim for payment of loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

598 06/09 Page 3 of 4

Section 7 - Existing Coverage/Replacement			
Do you currently have any existing individual life insurance p	urance policies or annuity contracts?		$\square$ No
Will this contract replace any life insurance policy or annuity other company?	contract in this or any	Yes	□No
If either or both of the questions in this section are answered form a copy of any applicable state replacement form(s).	l "Yes", please complete and re	eturn with	this
Special Requests			
Signatures			
The Owner agrees to the following: (1) The answers in this appropriate knowledge and belief. (2) The effective date of this Contract or received at the home office. (3) No agent or person other that authority to change or modify this Contract or waive any of its	will be the date the full initial pain the officers named in the Co	oremium	
PAYMENTS MUST BE MADE PAYABLE TO CENTURION LIF ANY CHECK PAYABLE TO THE AGENT OR LEAVE THE PAY			MAKE
Signed at (City, State):	Date:		
Signature of Annuitant:			
Signature of Owner (if other than annuitant):			
Signature of Joint Owner (if any):			
Agent's Replacement Question: Will this annuity replace or change another insurance policy of	r annuity? 🗆 Yes 🗆 No		
By signing below, I certify that I have truly and accurately rec provided by the applicant. I certify that only company approve such materials were (1.) left with the Proposed Owner and (2 disclosure material has been presented to the applicant.	ed sales materials were used a	and that o	opies of
Agent's Signature:			
Agent's Name (print):	Telephone #:		
Agent's Centurion Number	ant's License Number		

598 06/09 Page 4 of 4